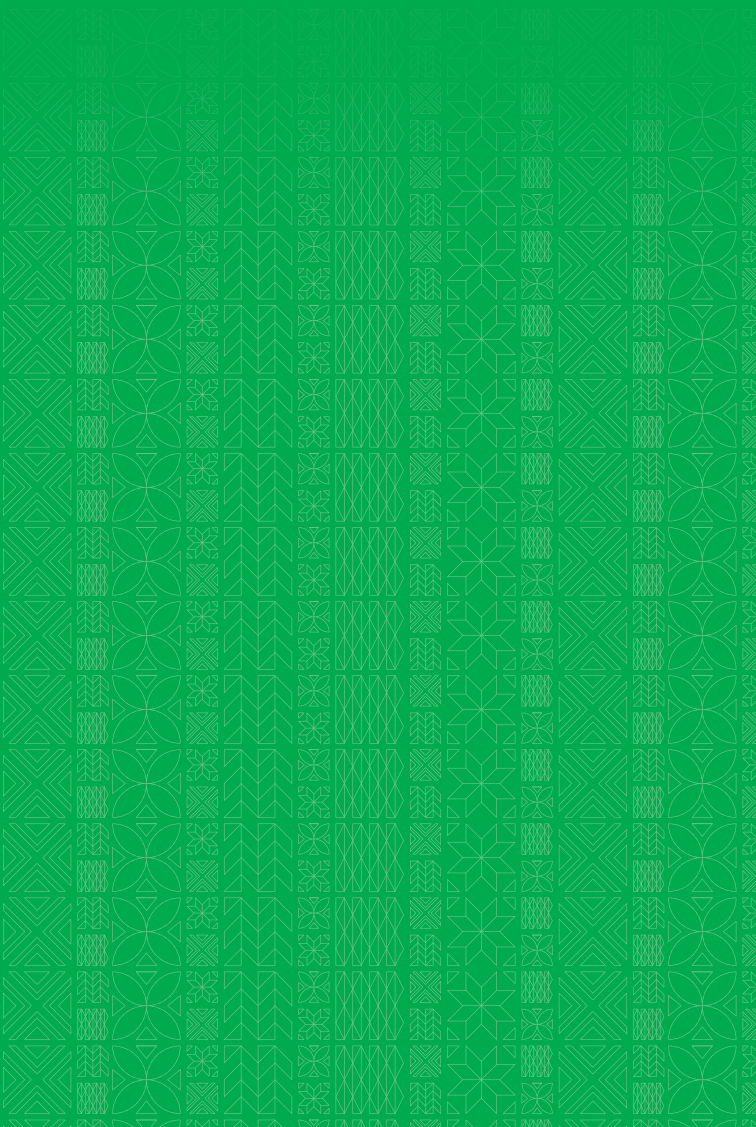




LENDING AND CREDIT CARD

Fees & Charges



Fees and charges for *lending and credit card*

At BSP, we try to make banking straightforward and transparent. We want you to know exactly what fees you'll be charged. This brochure tells you about the fees and charges for our lending and credit card products, so you can make decisions with confidence.

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Personal Loans

Personal Loans and Overdrafts

(Secured and Unsecured)

Establishment Fees

| | |
|----------------------|-----------------------|
| Up to \$499 | \$75 |
| \$500 to \$1,999 | \$150 |
| \$2,000 to \$4,999 | \$200 |
| \$5,000 to \$19,999 | \$250 |
| \$20,000 to \$49,999 | \$500 |
| \$50,000 and above | 1% of approved amount |

Service Fee

| | |
|---|---|
| Up to \$4,999 | \$12.50 per month |
| \$5,000 to \$14,999 | \$22.50 per month |
| \$15,000 to \$19,999 | \$27.50 per month |
| \$20,000 to \$999,999 | 0.1% per month (maximum \$300) |
| \$1,000,000 and above | 0.03% per month |
| Loan Arrears Fee | \$25 (where loan repayment is not paid in full within 5 days of the payment due date) |
| Account Overdrawn Fee – Personal Cheque Account | \$10 per day while the account is overdrawn |
| Referral Fee for Temporary Overdraft or Uncleared Effects | \$25 per referral |

Motor Vehicle Loan

Establishment Fees

| | |
|----------------------|-----------------------|
| Up to \$499 | \$75 |
| \$500 to \$4,999 | \$200 |
| \$5,000 to \$19,999 | \$250 |
| \$20,000 to \$49,999 | \$400 |
| \$50,000 and above | 1% of approved amount |

Service Fee

| | |
|----------------------|---|
| Up to \$4,999 | \$10 per month |
| \$5,000 to \$9,999 | \$15 per month |
| \$10,000 to \$19,999 | \$20 per month |
| \$20,000 to \$49,999 | \$25 per month |
| \$50,000 and above | \$35 per month |
| Inspection Fee | \$40 per inspection |
| Loan Arrears Fee | \$25 (where loan repayment is not paid in full within 5 days of the payment due date) |

Credit Cards

VISA Essential

| | |
|-----------------------|---------------------------------|
| Joining Fee | \$50 |
| Annual Fee | \$50 per annum |
| Replacement Card | \$20 per replacement |
| PIN Re-Issue | \$5 per re-issue |
| Copy of Sales Voucher | \$10 per transaction |
| Statement Copy Fee | \$10 per copy |
| Interest Free Days | up to 55 days on purchases only |

Balance Enquiry

| | |
|---------------------|---------------------|
| • own bank's ATMs | \$1 per transaction |
| • other banks' ATMs | \$2 per transaction |

Cash Advance

| | |
|----------------------------|--|
| • own bank's ATMs/branches | \$5 per transaction |
| • other banks' ATMs | \$10 per transaction |
| Late Payment Fee | \$20 (where minimum monthly repayment is not paid by the payment due date) |

VISA Gold

| | |
|-----------------------|---------------------------------|
| Joining Fee | \$95 |
| Annual Fee | \$95 per annum |
| Replacement Card | \$20 per replacement |
| PIN Re-Issue | \$5 per re-issue |
| Copy of Sales Voucher | \$10 per transaction |
| Statement Copy Fee | \$10 per copy |
| Interest Free Days | Up to 55 days on purchases only |

Balance Enquiry

| | |
|---------------------|---------------------|
| • own bank's ATMs | \$1 per transaction |
| • other banks' ATMs | \$2 per transaction |

Cash Advance

| | |
|--------------------------|--|
| • own bank's ATMs/branch | \$5 per transaction |
| • other banks' ATMs | \$10 per transaction |
| Late Payment Fee | \$20 (where minimum monthly repayment is not paid by the payment due date) |

VISA Gold Advantage

| | |
|-----------------------|---------------------------------|
| Joining Fee | \$95 |
| Annual Fee | \$95 per annum |
| Replacement Card | \$20 per replacement |
| PIN Re-Issue | \$5 per re-issue |
| Copy of Sales Voucher | \$10 per transaction |
| Statement Copy Fee | \$10 per copy |
| Interest Free Days | Up to 55 days on purchases only |

Balance Enquiry

| | |
|---------------------|---------------------|
| • own bank's ATMs | \$1 per transaction |
| • other banks' ATMs | \$2 per transaction |

Cash Advance

| | |
|--------------------------|--|
| • own bank's ATMs/branch | \$5 per transaction |
| • other banks' ATMs | \$10 per transaction |
| Late Payment Fee | \$20 (where minimum monthly repayment is not paid by the payment due date) |

Other Credit Card fees

| | |
|-------------------------------------|---|
| International Cash Disbursement Fee | \$10 per transaction (applicable on BSP ATM withdrawals using internationally issued cards) |
| Foreign Currency Conversion Fee | 2.5% of transaction value on overseas transactions only |

Owner-Occupied and Investment Home Loans

Owner-Occupied Home Loan

Establishment Fee

| | |
|-----------------------|---|
| Up to \$49,999 | \$650 |
| \$50,000 to \$250,000 | 1% of the approved amount (Minimum \$650) |
| Above \$250,000 | \$2,500 |
| FNPF Housing Transfer | \$100 per application (excluding fees levied by FNPF) |

Inspection Fee

Where transport is provided by:

| | |
|-------------------------------|-------------------------|
| Customer | \$50 per inspection |
| The Bank: | |
| • within 20km of bank branch | \$60 per inspection |
| • outside 20km of bank branch | \$60 plus \$0.50 per km |

Note: "Bank branch" refers to the branch where the loan is obtained from.

| | |
|------------------|---|
| Loan Arrears Fee | \$25 (where loan repayment is not paid in full within 5 days of the payment due date) |
|------------------|---|

Investment Home Loan

Establishment Fee

| | |
|----------------|-------|
| Up to \$49,999 | \$650 |
|----------------|-------|

| | |
|-----------------------|---|
| \$50,000 to \$250,000 | 1% of the approved amount (minimum \$650) |
| Above \$250,000 | \$2,500 |
| FNPF Housing Transfer | \$100 per application (excluding fees levied by FNPF) |

Inspection Fee

Where transport is provided by:

| | |
|-------------------------------|-------------------------|
| Customer | \$50 per inspection |
| The Bank: | |
| • within 20km of bank branch | \$60 per inspection |
| • outside 20km of bank branch | \$60 plus \$0.50 per km |

Note: “Bank branch” refers to the branch where the loan is obtained from.

| | |
|------------------|---|
| Loan Arrears Fee | \$25 (where loan repayment is not paid in full within 5 days of the payment due date) |
|------------------|---|

MicroCredit Loan

| | |
|------------------|---|
| \$200 to \$500 | \$25 |
| \$501 to \$1,000 | \$40 |
| Service Fee | \$5 per month |
| Loan Arrears Fee | \$25 (where loan repayment is not paid in full within 5 days of the payment due date) |

Business Loans & Overdrafts

Business Overdraft

| | |
|---|---|
| Establishment Fee (negotiable) | 1% of the facility limit (minimum \$650) |
| Service Fee | |
| Up to \$1,000,000 | 0.1% per month (maximum \$300) |
| Above \$1,000,000 | 0.03% per month |
| Account Overdrawn Fee | \$15 per day while the account is over drawn by \$100 or more |
| Referral Fee for Temporary Overdraft or Uncleared Effects | \$25 per referral |

Business Term Loan

| | |
|------------------------|---|
| Establishment Fee | 1% of facility limit (negotiable) |
| Service Fee | |
| Up to \$9,999 | \$5 per month |
| \$10,000 to \$49,999 | \$20 per month |
| \$50,000 to \$99,999 | \$35 per month |
| \$100,000 to \$499,999 | \$50 per month |
| \$500,000 to \$999,999 | \$100 per month |
| \$1,000,000 and above | 0.021% per month |
| Loan Arrears Fee | \$25 (where loan repayment is not paid in full within 5 days of the payment due date) |

Finance Lease

| | |
|----------------------------|---|
| Establishment Fee | 1% of loan facility (minimum \$650) |
| Rental Arrears Collection | \$25 (where loan repayment is not paid in full within 5 days of the payment due date) |
| Break Cost Fee | 30 days' interest on the outstanding principal balance, to be calculated at the fixed interest rate of the existing account |
| Stamp Duty on Master Lease | Is applicable |

Insurance Premium Finance

| | |
|--------------------------|--|
| Establishment Fee | |
| \$2,000 to \$4,999 | \$125 |
| \$5,000 to \$19,999 | \$250 |
| \$20,000 to \$49,999 | \$500 |
| \$50,000 and over | 1% of limit amount |
| Loan Arrears Fee | \$25 (where loan repayment is not paid in full within 5 days of the payment due date). |

Bonds and Guarantees

| | |
|--------------------|---|
| Establishment Fee | 1.75% of bonds/guarantees (minimum \$50) |
| Six Monthly Charge | 1% of bonds/guarantees (minimum \$40) |
| Cancellation | 1% of bonds/guarantees on pro-rata basis (minimum \$40) |

Document Handling¹

\$80 per document

Smart Business (This product suite is no longer offered)

Unsecured Loan (We no longer offer this product)

Establishment Fee

| | |
|---------------------|-------|
| \$1,000 to \$1,999 | \$150 |
| \$2,000 to \$4,999 | \$200 |
| \$5,000 to \$19,999 | \$250 |
| \$20,000 and above | \$500 |

Service Fee

| | |
|------------------------|---|
| \$1,000 to \$4,999 Fee | \$12.50 per month |
| \$5,000 to \$14,999 | \$22.50 per month |
| \$15,000 to \$19,999 | \$27.50 per month. |
| \$20,000 and above | 0.10% per month (max. \$300) |
| Loan Arrears | \$25 (where loan repayment is not paid in full within 5 days of the payment due date) |

Term Loan (We no longer offer this product)

Establishment Fee

| | |
|-----------------------|-----------------------|
| \$1,000 to \$1,999 | \$150 |
| \$2,000 to \$4,999 | \$200 |
| \$5,000 to \$19,999 | \$250 |
| \$20,000 to \$49,999 | \$500 |
| \$50,000 to \$250,000 | 1% of approved amount |

Service Fee

| | |
|------------------------|------|
| Up to \$14,999 | \$5 |
| \$15,000 to \$49,999 | \$20 |
| \$50,000 to \$99,999 | \$35 |
| \$100,000 to \$250,000 | \$50 |

Inspection Fee

Where transport is provided by:

| | |
|-------------------------------|-------------------------|
| Customer | \$40 per inspection |
| The Bank | |
| • within 20km of bank branch | \$60 per inspection |
| • outside 20km of bank branch | \$60 plus \$0.50 per km |

Note: "Bank branch" refers to the branch where the loan is obtained from.

| | |
|------------------|---|
| Loan Arrears Fee | \$25 (where loan repayment is not paid in full within 5 days of the payment due date) |
|------------------|---|

Asset Loan (We no longer offer this product)

Establishment Fee

| | |
|-----------------------|-----------------------|
| \$1,000 to \$1,999 | \$150 |
| \$2,000 to \$4,999 | \$200 |
| \$5,000 to \$19,999 | \$250 |
| \$20,000 to \$49,999 | \$500 |
| \$50,000 to \$250,000 | 1% of approved amount |

Service Fee

| | |
|------------------------|------|
| Up to \$14,999 | \$5 |
| \$15,000 to \$49,999 | \$20 |
| \$50,000 to \$99,999 | \$35 |
| \$100,000 to \$250,000 | \$50 |

Inspection Fee

Where transport is provided by the:

Customer \$50 per inspection

Bank:

- within 20km of bank branch \$60 per inspection
- outside 20km of bank branch \$60 plus \$0.50 per km

Note: "Bank branch" refers to the branch where the loan is obtained from.

| | |
|------------------|---|
| Loan Arrears Fee | \$25 (where loan repayment is not paid in full within 5 days of the payment due date) |
|------------------|---|

Other Loan Fees

Insurance Fee

| | |
|-----------------------------------|-----------------------|
| House with Engineer's Certificate | 0.185% of sum insured |
|-----------------------------------|-----------------------|

| | |
|---------------------------------------|----------------------|
| House without Engineer's Certificate: | 0.22% of sum insured |
|---------------------------------------|----------------------|

- If joined scheme prior to 31 Mar 2003, earthquake, cyclone and fire cover is available.
- If joined scheme after 31 Mar 2003 then only fire cover is available.

| | |
|------------------------------|---------------------|
| Contents with Burglary Cover | 0.3% of sum insured |
|------------------------------|---------------------|

| | |
|---------------------------|---------------------|
| Contents without Burglary | 0.2% of sum insured |
|---------------------------|---------------------|

| | |
|---------------------|-------------------|
| Cover Motor Vehicle | 2% of sum insured |
|---------------------|-------------------|

Other Fees

| | |
|--|--|
| Variation to Loan Terms and Conditions | \$100 |
| Commitment Fee | 1% per annum on undrawn portion (This fee applies when you do not fully draw down the loan amount or have an undrawn balance on the loan account 3 months from the date of the acceptance of the offer letter and the bank has not cancelled your loan. This fee will be charged monthly and will be debited to your loan account monthly. The Bank may recalculate your repayments and advise you accordingly). |
| Switch Fee | \$300 (payable when switching between loan products or changing interest rates. Switch is subject to bank approval). |
| Preparations of Specific Security Interest Agreement (SSIA) ² | \$750 per document |
| Preparation of Residential Mortgage Documentation ² | \$1,000 per document |
| Search Fee (For companies, titles, deeds, etc.) | \$35 per search |

Security Document Handling Fees – Preparation

| | |
|---|--------------------|
| Variation of Mortgage ¹ | \$500 per document |
| Up-stamping Cases (Authorities) ¹ | \$250 per document |
| Letter of Charge ¹ | \$500 per document |
| Non-Consumer Credit Act (CCA) Mortgage ¹ | \$650 per document |
| General Security Interest Agreement (GSIA) ¹ | \$650 per document |
| SSIA over Life Policy ¹ | \$100 per document |
| Assignment of Rent ¹ | \$100 per document |
| SSIA over Term Deposit ¹ | \$100 per document |
| Guarantee ¹ | \$100 per document |

| | |
|---|---------------------------|
| Letter of Continuance | \$350 per document |
| SSIA ² (additional documents) | \$250 per document |
| Mortgage ² (additional documents) | \$350 per document |

Security Document Handling Fees – Discharge

(Re-assignment of Life Policy, Bill of Sale and Mortgage etc.)

| | |
|---|---------------------------|
| One Document ¹ | \$100 per document |
| Each Additional Document ¹ | \$30 per document |
| Settlement Attendance Fee | \$100 |
| Security Document Photocopying Fee | \$1 per page |
| Third Party Fees and Statutory Charges (Stamp Duty, Registration and Solicitors' Fees) | Fees may apply |

Footnotes

¹ Plus stamp duty.

² Plus disbursements and transfer costs, and stamp duty.

Important

This brochure contains current fees and charges. Fees do not include Government charges. BSP may vary your fees and charges. We will tell you 30 days before changing or introducing any new fees and charges.

Need help?

Get in touch with our friendly team.

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Visit your nearest BSP branch